



Order Filed on September 19, 2017
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In Re:

Denise M Flagg

Case No.: 16-10730-CMG
Chapter: 7
Hearing Date: 9/19/17
Judge: Gravelle

ORDER DISAPPROVING REAFFIRMATION AGREEMENT

The relief set forth on the following page is hereby **ORDERED**.

DATED: September 19, 2017

A handwritten signature in black ink, appearing to read "Christine M. Gravelle".

Honorable Christine M. Gravelle
United States Bankruptcy Judge

The reaffirmation agreement between the debtor(s) and Consumer Portfolio Services
is NOT APPROVED.

However, the Court finds and concludes that the debtor(s) has fully complied with the deadlines of 11 U.S.C. § 521(a)(2), 521(a)(6) and 362(h). Accordingly, the creditor must seek further order of this Court to exercise any remedies under the subject installment loan agreement with respect to any pre-petition non-monetary defaults thereunder.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
 Denise M Flagg
 Debtor

Case No. 16-10730-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Sep 19, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 21, 2017.

db +Denise M Flagg, 9-2 Victoria Court, Freehold, NJ 07728-3917

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 21, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
 Denise E. Carlon on behalf of Creditor JPMorgan Chase Bank, N.A. dcarlon@kmllawgroup.com,
 bkgroup@kmllawgroup.com
 Hubert C. Cutolo on behalf of Creditor Wyndham Place at Freehold Condominium Association,
 Inc. hcutolo@cutololaw.com
 John Michael McDonnell jmcdonnell@mchfirm.com, jcohen@mchfirm.com;NJ95@ecfcbis.com
 Laura M. Egerman on behalf of Creditor Nationstar Mortgage LLC bkyecf@rasflaw.com,
 bkyecf@rasflaw.com;legerman@rasnj.com
 Patrick O. Laccina on behalf of Creditor Nationstar Mortgage LLC bmusarra@rasnj.com,
 bkyecf@rasflaw.com,legerman@rasnj.com

TOTAL: 6